Enrollment on Delaware's Health Insurance Marketplace Increases More Than 5% For Coverage in 2021

NEW CASTLE (Dec. 23, 2020) — Enrollment on Delaware's Health Insurance Marketplace increased more than 5% during the open enrollment period that ended Dec. 15.

From Nov. 1 through Dec. 15, a total of 25,260 Delawareans signed up for 2021 coverage through the marketplace, an increase of 5.3% over last year's open enrollment period, when 23,981 people enrolled.

For those who signed up by Dec. 15 and paid their first premium, coverage will begin Jan. 1.

The numbers represent preliminary data released Dec. 18 by the federal Centers for Medicare & Medicaid Services (CMS). CMS plans to release final enrollment totals in January.

This year's rise in enrollments follows last year's 6.3% increase in sign-ups over the 2019 open enrollment period.

> *"We are pleased that again this year, more Delawareans decided to buy coverage through Delaware's Affordable Care Act health insurance marketplace," Governor John Carney said. "Having high-quality, affordable health insurance brings security and stability to our residents at a time when that is needed more than ever. Since the ACA was implemented we have cut the state's uninsured population nearly in half — an important step toward a stronger and healthier Delaware."*

Now that open enrollment has ended, Delawareans can sign up for coverage only if they experience a life event that

qualifies them for a special enrollment period. Among the many qualifying life events are birth or adoption of a child, a permanent move, loss of other coverage through a job, and marriage or divorce. In addition to the health insurance marketplace, some Delawareans might be eligible for coverage through Delaware's expanded Medicaid program, which is open year-round. More than 10,000 Delawareans have received coverage under the Medicaid expansion. To be screened for eligibility or to apply for Medicaid benefits, go to Delaware ASSIST.

"Access to quality care makes a big difference in our health and well-being, especially for those with chronic conditions or in other vulnerable circumstances," said Department of Health and Social Services Secretary Molly Magarik. "During the COVID-19 pandemic, we all understand how critical it is to have health insurance and the connection it provides to care. I am heartened by the number of Delawareans who recognized the value of coverage through the marketplace and were able to sign up this year."

All plans on the marketplace offer essential health benefits such as coverage of pre-existing medical conditions, outpatient care (including telehealth services), emergency services, hospitalization, prescription drugs, mental health and substance use disorder services, lab services, and pediatric services.

Marketplace plans can't terminate coverage due to a change in health status, including diagnosis or treatment of COVID-19. The rules in marketplace plans for treatment of COVID-19 are the same as for any other viral infection; enrollees are encouraged to check their particular plan for complete information about benefits.

Highmark Blue Cross Blue Shield Delaware is the sole health insurer offering plans on Delaware's Health Insurance Marketplace for 2021, offering 12 plans for individuals and

families. Two dental insurers — Delta Dental of Delaware, Inc. and Dominion Dental Services, Inc. — offer a collective 11 stand-alone dental plans on the marketplace.

For more about Delaware's Health Insurance Marketplace, go to [www.ChooseHealthDE.com.](http://www.ChooseHealthDE.com)